

```

<!DOCTYPE html PUBLIC "-//W3C//DTD HTML 4.01 Transitional//EN"><html><head>
<title>Important notice regarding your Citi Credit Card</title>
<meta http-equiv="Pragma" content="no-cache">
<meta http-equiv="content-Control" content="no-cache">
<meta http-equiv="Cache-Control" content="no-cache">
<meta http-equiv="X-UA-Compatible" content="IE=edge">
<meta http-equiv="Expires" content="0">

<meta http-equiv="content-language" content="en">
<meta name="robots" content="noindex, follow">
</head>
<body topmargin="0" leftmargin="0" marginwidth="0" marginheight="0">

<table class="gmail-app-fix">
<tbody>
<tr>
<td height="6"><table width="600" cellpadding="0" cellspacing="0" border="0" align="center">
<tbody>
<tr>
<td cellpadding="0" cellspacing="0" border="0" style="line-height: 1px; min-width: 200px; height="1"></td>
<td cellpadding="0" cellspacing="0" border="0" style="line-height: 1px; min-width: 200px; height="1"></td>
<td cellpadding="0" cellspacing="0" border="0" style="line-height: 1px; min-width: 200px; height="1"></td>
</tr>
</tbody>
</table></td>
</tr>
</tbody>
</table>
<table width="600" cellpadding="0" cellspacing="0" border="0" bgcolor="#FFFFFF" align="center">
<tbody>
<tr>
<td style="color:#ffffff; font-size:1px; font-family:Arial, Helvetica, sans-serif;" valign="middle" align="center">Credit Alert regarding your Citi Credit Card</td>
</tr>
<tr>
<td valign="top" align="center"><table style="font-size:0" width="600" cellpadding="0" cellspacing="0" border="0" align="center">
<tbody>
<tr>
<td valign="top" bgcolor="#9A9A9A" align="left" style="line-height:1px"></td>
</tr>
</tbody>
</tr>

```

```

<td valign="top" align="left"><table width="600" cellspacing="0" cellpadding="0" border="0">
<tbody>
<tr valign="top" align="left">
<td width="1" bgcolor="#9A9A9A"></td>
<td width="598" align="center"><table width="598" cellspacing="0" cellpadding="0" border="0"
align="center">
<tbody>
<tr>
<td valign="top" width="598" height="189" align="right"><table width="598" cellspacing="0"
cellpadding="0" border="0" align="center">
<tbody>
<tr>
<td align="left" valign="top"><table width="598" border="0" align="center" cellpadding="0"
cellspacing="0">
<tr>
<td width="598" align="left" valign="top" style="line-height:133px"></td>
</tr>
</table>
</td>
</tr>
<tr>
<td width="598" bgcolor="#ffffff"></
td>
</tr>
<tr>
<td align="left" valign="top" style="line-height:10px"></td>
</tr>

<tr>
<td height="30" align="center" valign="middle" bgcolor="#6a676a" style="color:#ffffff; font-
size:12px; font-family:Arial, Helvetica, sans-serif;"></td>
</tr>
<tr>
<td valign="middle" bgcolor="#FFFFFF" align="center"><table width="575" cellspacing="0"
cellpadding="0" border="0" align="center">
<tbody>
<tr>
<td width="575" align="left" valign="top" style="line-height:5px"></td>
</tr>
<tr>

<td align="right" valign="middle"><table cellspacing="0" cellpadding="0" border="0" align="right">
<tbody>
<tr>
<td valign="middle" width="12" align="left" style="vertical-align:middle; font-size:0; line-

```

```

height:11px"></td>
</tr>
</tbody>
</table></td>
</tr>
<tr>
<td align="left" valign="top" style="line-height:5px"></td>
</tr>
</tbody>
</table></td>
</tr>
<tr>
<td align="center" valign="middle" height="190" bgcolor="#1a2e4f" style="color:#ffffff; font-
size:32px; font-family:Arial, Helvetica, sans-serif; line-height:42px">Credit Alert regarding
<br>your Citi Credit Card</td>
</tr>
<tr>
<td valign="top" align="left"><table width="598" cellpadding="0" cellspacing="0" border="0">
<tbody>

<tr>
<td valign="top" bgcolor="#ffffff" align="center"><table border="0" align="center" cellpadding="0"
cellspacing="0" width="530">
<tbody>
<tr>
<td width="530" align="left" valign="top" style="line-height:30px"></td>
</tr>
<tr>
<td style="color:#000000; font-size:16px; font-family:Arial, Helvetica, sans-serif; line-height:20px;
text-align:justify;" valign="top" align="left">Credit of Rs. 5003.00 received on your Citi credit card
ending 5884 has been adjusted against your total outstanding, as applicable. Revised total due=
Rs. 16816.13, minimum due= Rs. 0.00. Please ensure to pay higher of the two amounts to avoid
Late payment /Interest charges.</td>
</tr>
</tbody>
</table></td>
</tr>
<tr>
<td align="center" valign="top" style="line-height:23px"></td>
</tr>
<tr>
<td valign="top" align="left"></td>
</tr>
<tr>
<td align="center" valign="top" style="line-height:8px"></td>
</tr>
<tr>
<td valign="top" align="left" bgcolor="#ecec" ><table width="540" border="0" align="center"
cellspacing="0" cellpadding="0">
<tr>
<td width="540" align="center" valign="top" style="line-height:20px"></td>
</tr>
<tr>
<td align="left" valign="top" style="color:#231f20; font-size:11px; font-family:Arial, Helvetica,
sans-serif; text-align:justify; "></td>
</tr>
<tr>
<td align="center" valign="top" style="line-height:5px"></td>
</tr>
<tr>
<td align="left" valign="top" style="color:#231f20; font-size:11px; font-family:Arial, Helvetica,
sans-serif; text-align:justify; ">&#169; 2023 Citigroup Inc. Citi and Arc Design are registered
service marks of Citigroup Inc. or its affiliates used and registered throughout the world.</td>
</tr>
<tr>
<td align="center" valign="top" style="line-height:30px"></td>
</tr>
<tr>
<td valign="top" align="left"><table width="540" border="0" cellspacing="0" cellpadding="0">
<tr>
<td width="203" align="left" valign="top"><table width="200" border="0" align="left"
cellpadding="0" cellspacing="0">
<tr>
<td width="200" align="center" valign="middle" style="color:#333333; font-size:11px; font-
family:Arial, Helvetica, sans-serif;"><strong>DOWNLOAD CITI MOBILE</strong></td>
</tr>
<tr>
<td align="left" valign="top" style="line-height:8px"></td>
</tr>
<tr>
<td align="left" valign="top"><table width="193" border="0" cellpadding="0" cellspacing="0">
<tr>
<td width="100" align="left" valign="top"><a href="https://www.online.citibank.co.in/card-offers/
citi-mobile-iphone-disclaimer.htm?eOfferCode=NEMICMAS3MLR" target="_blank"></a></td>
<td width="93" align="left" valign="top"><a href="https://www.online.citibank.co.in/card-offers/
citi-mobile-android-disclaimer.htm?eOfferCode=NEMICMGP3MLR" target="_blank">                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                             |                                                                                                                                                                                                                     |                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                             |                                                                                                                                                                                                                     |                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                       |  |                                                                                      |                                                                                                                                                                                     |                                                                                                                                         |                                                                                      |  |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                             |                                                                                                                                                                                                                     |                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                             |                                                                                                                                                                                                                     |                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                       |  |                                                                                      |                                                                                                                                                                                     |                                                                                                                                         |                                                                                      |  |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                             |                                                                                                                                                                                                                     |                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                             |                                                                                                                                                                                                                     |                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                       |  |                                                                                      |                                                                                                                                                                                     |                                                                                                                                         |                                                                                      |  |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                             |                                                                                                                                                                                                                     |                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                             |                                                                                                                                                                                                                     |                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                       |  |                                                                                      |                                                                                                                                                                                     |                                                                                                                                         |                                                                                      |  |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                             |                                                                                                                                                                                                                     |                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                             |                                                                                                                                                                                                                     |                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                       |  |                                                                                      |                                                                                                                                                                                     |                                                                                                                                         |                                                                                      |  |
| <table border="1"><tr><td></td><td><table border="1"><tr><td><b>CONNECT WITH US ONLINE</b></td></tr></table></td></tr><tr><td></td><td><table border="1"><tr><td><table border="1"><tr><td><a href="https://www.online.citibank.co.in/card-offers/inh-fb-disclaimer.htm?eOfferCode=CLASFUOF3MLR" target="_blank"></a></td><td><a href="https://www.online.citibank.co.in/portal/linkedin/linkedin-disclaimer.htm?eOfferCode=CLASLIN3MLR" target="_blank"></a></td><td><a href="https://www.online.citibank.co.in/?eOfferCode=CLASIHOM3MLR" target="_blank"></a></td></tr></table></td></tr></table></td></tr><tr><td colspan="2"><table border="1"><tr><td></td></tr><tr><td><table border="1"><tr><td><a href="https://www.online.citibank.co.in/ssi.htm?eOfferCode=CLASIPIN3MLR" target="_blank"><b>GET IPIN<br/>(INTERNET PASSWORD)</b></a></td></tr></table></td></tr></table></td></tr><tr><td colspan="2"></td></tr></table> |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | <table border="1"><tr><td><b>CONNECT WITH US ONLINE</b></td></tr></table>                                                                                                                                   | <b>CONNECT WITH US ONLINE</b>                                                                                                                                                                                       |                                                                                             | <table border="1"><tr><td><table border="1"><tr><td><a href="https://www.online.citibank.co.in/card-offers/inh-fb-disclaimer.htm?eOfferCode=CLASFUOF3MLR" target="_blank"></a></td><td><a href="https://www.online.citibank.co.in/portal/linkedin/linkedin-disclaimer.htm?eOfferCode=CLASLIN3MLR" target="_blank"></a></td><td><a href="https://www.online.citibank.co.in/?eOfferCode=CLASIHOM3MLR" target="_blank"></a></td></tr></table></td></tr></table> | <table border="1"><tr><td><a href="https://www.online.citibank.co.in/card-offers/inh-fb-disclaimer.htm?eOfferCode=CLASFUOF3MLR" target="_blank"></a></td><td><a href="https://www.online.citibank.co.in/portal/linkedin/linkedin-disclaimer.htm?eOfferCode=CLASLIN3MLR" target="_blank"></a></td><td><a href="https://www.online.citibank.co.in/?eOfferCode=CLASIHOM3MLR" target="_blank"></a></td></tr></table> | <a href="https://www.online.citibank.co.in/card-offers/inh-fb-disclaimer.htm?eOfferCode=CLASFUOF3MLR" target="_blank"></a> | <a href="https://www.online.citibank.co.in/portal/linkedin/linkedin-disclaimer.htm?eOfferCode=CLASLIN3MLR" target="_blank"></a> | <a href="https://www.online.citibank.co.in/?eOfferCode=CLASIHOM3MLR" target="_blank"></a> | <table border="1"><tr><td></td></tr><tr><td><table border="1"><tr><td><a href="https://www.online.citibank.co.in/ssi.htm?eOfferCode=CLASIPIN3MLR" target="_blank"><b>GET IPIN<br/>(INTERNET PASSWORD)</b></a></td></tr></table></td></tr></table> |  |  | <table border="1"><tr><td><a href="https://www.online.citibank.co.in/ssi.htm?eOfferCode=CLASIPIN3MLR" target="_blank"><b>GET IPIN<br/>(INTERNET PASSWORD)</b></a></td></tr></table> | <a href="https://www.online.citibank.co.in/ssi.htm?eOfferCode=CLASIPIN3MLR" target="_blank"><b>GET IPIN<br/>(INTERNET PASSWORD)</b></a> |  |  |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | <table border="1"><tr><td><b>CONNECT WITH US ONLINE</b></td></tr></table>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | <b>CONNECT WITH US ONLINE</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                             |                                                                                                                                                                                                                     |                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                             |                                                                                                                                                                                                                     |                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                       |  |                                                                                      |                                                                                                                                                                                     |                                                                                                                                         |                                                                                      |  |
| <b>CONNECT WITH US ONLINE</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                             |                                                                                                                                                                                                                     |                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                             |                                                                                                                                                                                                                     |                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                       |  |                                                                                      |                                                                                                                                                                                     |                                                                                                                                         |                                                                                      |  |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | <table border="1"><tr><td><table border="1"><tr><td><a href="https://www.online.citibank.co.in/card-offers/inh-fb-disclaimer.htm?eOfferCode=CLASFUOF3MLR" target="_blank"></a></td><td><a href="https://www.online.citibank.co.in/portal/linkedin/linkedin-disclaimer.htm?eOfferCode=CLASLIN3MLR" target="_blank"></a></td><td><a href="https://www.online.citibank.co.in/?eOfferCode=CLASIHOM3MLR" target="_blank"></a></td></tr></table></td></tr></table> | <table border="1"><tr><td><a href="https://www.online.citibank.co.in/card-offers/inh-fb-disclaimer.htm?eOfferCode=CLASFUOF3MLR" target="_blank"></a></td><td><a href="https://www.online.citibank.co.in/portal/linkedin/linkedin-disclaimer.htm?eOfferCode=CLASLIN3MLR" target="_blank"></a></td><td><a href="https://www.online.citibank.co.in/?eOfferCode=CLASIHOM3MLR" target="_blank"></a></td></tr></table> | <a href="https://www.online.citibank.co.in/card-offers/inh-fb-disclaimer.htm?eOfferCode=CLASFUOF3MLR" target="_blank"></a> | <a href="https://www.online.citibank.co.in/portal/linkedin/linkedin-disclaimer.htm?eOfferCode=CLASLIN3MLR" target="_blank"></a> | <a href="https://www.online.citibank.co.in/?eOfferCode=CLASIHOM3MLR" target="_blank"></a> |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                             |                                                                                                                                                                                                                     |                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                       |  |                                                                                      |                                                                                                                                                                                     |                                                                                                                                         |                                                                                      |  |
| <table border="1"><tr><td><a href="https://www.online.citibank.co.in/card-offers/inh-fb-disclaimer.htm?eOfferCode=CLASFUOF3MLR" target="_blank"></a></td><td><a href="https://www.online.citibank.co.in/portal/linkedin/linkedin-disclaimer.htm?eOfferCode=CLASLIN3MLR" target="_blank"></a></td><td><a href="https://www.online.citibank.co.in/?eOfferCode=CLASIHOM3MLR" target="_blank"></a></td></tr></table>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | <a href="https://www.online.citibank.co.in/card-offers/inh-fb-disclaimer.htm?eOfferCode=CLASFUOF3MLR" target="_blank"></a>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | <a href="https://www.online.citibank.co.in/portal/linkedin/linkedin-disclaimer.htm?eOfferCode=CLASLIN3MLR" target="_blank"></a>                                                                                                                                                                                                                                                                                                                                                                                                                                                       | <a href="https://www.online.citibank.co.in/?eOfferCode=CLASIHOM3MLR" target="_blank"></a>                               |                                                                                                                                                                                                                     |                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                             |                                                                                                                                                                                                                     |                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                       |  |                                                                                      |                                                                                                                                                                                     |                                                                                                                                         |                                                                                      |  |
| <a href="https://www.online.citibank.co.in/card-offers/inh-fb-disclaimer.htm?eOfferCode=CLASFUOF3MLR" target="_blank"></a>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | <a href="https://www.online.citibank.co.in/portal/linkedin/linkedin-disclaimer.htm?eOfferCode=CLASLIN3MLR" target="_blank"></a>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | <a href="https://www.online.citibank.co.in/?eOfferCode=CLASIHOM3MLR" target="_blank"></a>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                             |                                                                                                                                                                                                                     |                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                             |                                                                                                                                                                                                                     |                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                       |  |                                                                                      |                                                                                                                                                                                     |                                                                                                                                         |                                                                                      |  |
| <table border="1"><tr><td></td></tr><tr><td><table border="1"><tr><td><a href="https://www.online.citibank.co.in/ssi.htm?eOfferCode=CLASIPIN3MLR" target="_blank"><b>GET IPIN<br/>(INTERNET PASSWORD)</b></a></td></tr></table></td></tr></table>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | <table border="1"><tr><td><a href="https://www.online.citibank.co.in/ssi.htm?eOfferCode=CLASIPIN3MLR" target="_blank"><b>GET IPIN<br/>(INTERNET PASSWORD)</b></a></td></tr></table>                         | <a href="https://www.online.citibank.co.in/ssi.htm?eOfferCode=CLASIPIN3MLR" target="_blank"><b>GET IPIN<br/>(INTERNET PASSWORD)</b></a>                                                                             |                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                             |                                                                                                                                                                                                                     |                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                       |  |                                                                                      |                                                                                                                                                                                     |                                                                                                                                         |                                                                                      |  |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                             |                                                                                                                                                                                                                     |                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                             |                                                                                                                                                                                                                     |                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                       |  |                                                                                      |                                                                                                                                                                                     |                                                                                                                                         |                                                                                      |  |
| <table border="1"><tr><td><a href="https://www.online.citibank.co.in/ssi.htm?eOfferCode=CLASIPIN3MLR" target="_blank"><b>GET IPIN<br/>(INTERNET PASSWORD)</b></a></td></tr></table>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | <a href="https://www.online.citibank.co.in/ssi.htm?eOfferCode=CLASIPIN3MLR" target="_blank"><b>GET IPIN<br/>(INTERNET PASSWORD)</b></a>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                             |                                                                                                                                                                                                                     |                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                             |                                                                                                                                                                                                                     |                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                       |  |                                                                                      |                                                                                                                                                                                     |                                                                                                                                         |                                                                                      |  |
| <a href="https://www.online.citibank.co.in/ssi.htm?eOfferCode=CLASIPIN3MLR" target="_blank"><b>GET IPIN<br/>(INTERNET PASSWORD)</b></a>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                             |                                                                                                                                                                                                                     |                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                             |                                                                                                                                                                                                                     |                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                       |  |                                                                                      |                                                                                                                                                                                     |                                                                                                                                         |                                                                                      |  |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                             |                                                                                                                                                                                                                     |                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                             |                                                                                                                                                                                                                     |                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                       |  |                                                                                      |                                                                                                                                                                                     |                                                                                                                                         |                                                                                      |  |

</tr>

</table></td>

</tr>

<tr>

<td valign="top" align="left" bgcolor="#f1f2f3"><table width="540" border="0" align="center" cellpadding="0" cellspacing="0">

<tr>

<td width="540" align="left" valign="top" style="line-height:13px"></td>

</tr>

<tr>

<td align="left" valign="top" style="font-family:Arial, Helvetica, sans-serif; font-size:15px; color:#2d5179;"><a href="https://www.online.citibank.co.in/customerservice/home.htm?eOfferCode=NEMICMCU3MLR" target="\_blank" style="color:#2d5179;">Contact Us</a> | <a href="https://www.online.citibank.co.in/products-services/online-services/online-security/faq.htm?eOfferCode=NEMICMON3MLR" target="\_blank" style="color:#2d5179;">Online Security</a> | <a href="https://www.online.citibank.co.in/portal/newgen/cards/tab/creditcards\_tc.htm?eOfferCode=INHOCRETCRDTC#termsmitc" target="\_blank" style="color:#2d5179;">Terms and Conditions</a> | <a href="https://www.online.citibank.co.in/portal/newgen/disclaimer\_tc.htm?eOfferCode=NEMICMDS3MLR" target="\_blank" style="color:#2d5179;">Disclaimers</a></td>

</tr>

<tr>

<td align="left" valign="top" style="line-height:3px"></td>

</tr>

<tr>

<td align="left" valign="top" style="font-family:Arial, Helvetica, sans-serif; font-size:15px; color:#2d5179;">Copyright &#169; 2023 Citigroup Inc. Reference No: 1602709646-CCTAD1</td>

</tr>

<tr>

<td width="540" align="left" valign="top" style="line-height:17px"></td>

</tr>

</table></td>

</tr>

</tbody>

</table></td>

</tr>

</tbody>

</table></td>

</tr>

</tbody>

</table></td>

<td width="1" bgcolor="#9A9A9A"></td>

</tr>

```
</tbody>
</table></td>
</tr>
<tr>
<td valign="top" bgcolor="#9A9A9A" style="line-height:1px" align="left"></td>
</tr>
</tbody>
</table></td>
</tr>
</tbody>
</table>
</body>
</html>
```